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BROAD SCENARIO OF DIGITAL INDIA PROGRAMME

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ABSTRACT :

E-governance implies online working of a government or providing its services online to its citizen at their door step.The journey of e-governance initiatives in India has laid seeds in the early 90s and 2000s for digitally connected India. In 2006, launched National e-governance plan (NeGP) which was the summary of the earlier programme, so focused on digitization and e-governance. Later on many e-governance projects were started in many states and union territories, but it did not made a desired impact to fulfil its objectives, due to its emphasis on citizen-centric services. Hence, Government of India felt that there is a need to launch the digital India programme so as to transform the entire ecosystem of public services through the application of IT. Digital revolution, also known as "The Internet Economy" or the Internet of Everything (IOE) It is true that technology is the key factor to the vision of digital India. Out of 182 countries United Nation (UN) has placed at 118th slot globally. Moreover, stress should be on strengthening electronic manufacturing company in India.. Digital India programme was differ from previous efforts in the sense so as to provide a combined vision , to bring various department and to provide a comprehensive

execution plan as well as existing and new programme .It is however, the key visions of digital India is to provide infrastructural as a core utility to every citizen, governance and services on demand and digital empowerment of citizens. National Optical fibre Network (NOFN) aims to provide high speed fibre connectivity (100Mbps) to 2, 50,000 gram panchayats is supposed to be complete in 2018-19 timeframe. As on date only 1% of the target has been connected. On the wireless aspects approximately 45000 villages have been connected as of 2015. A Google BCG report says digital payment industry in India will grow 10 times to touch $500 billion by 2020 and will contribute 15% of GDP. However, execution remains the most significant challenges for the government to extend the reach of government services and essential schemes to the remotest parts of the country where our economy is untapped so far to the largest extent. On 8th February, 2017 the Union Cabinet approaved the PMGDISHA(Pradhan Mantri Gramin Digital Saksharta) which is expected to be one of largest literacy programme in the world in the sense that about 25 lakh candidates will be trained in FY 16-17, 275 lakhs in FY 17-18 and about 300 lakhs in FY 18-19 under the overall supervision of Ministry of Electronics and IT. It must be noted that digital society is much wider concept than digital economy in the sense that digital society integrates all social spheres and creates a competitive edge to the overall economy. NeSL(National e-governance Service Ltd), a government entity has received the country's first IU (information Utility) by registering with Insolvency and Bankruptcy Code, an information utility tasked with strong, authenticating and verifying financial information. Himachal Pradesh has adopted digital India programme in almost every sphere starting from education, healthcare system, online business to the electronic Vidhan system of the state assembly. In India even though the number of internet users is expected to reach 420 billions by june 2017, it was seen that still there is lack of awareness about password management among the masses, making them vulnerable to cyber attacks. The number of users opting for online banking is expected to double to reach 150 trillions mark by 2020 from the current 45 million active urban online banking users in India - (Facebook and Boston Consulting Group BCG reports).

General Words :

ICT (Information and Communication Technology), UN (United Nation)

KEYWORDS : *BCG, NOFN, PMGDISHA, IOE, NeGP, NeSL, IU, RTGS, NEFT, NPCI, UPI, IMPS*

INTRODUCTION

In India e-governance was started by AHSHAYA projects in kerala which involves setting up around 5000 multipurpose community technology centers called AHSHAYA e-Kendra's across Kerala. Basically AHSHAYA is said to be social and catalyst focusing on the various aspects of e-transaction, e-learning, e-governance, communication and information. The journey of e-governance initiatives in India has laid seeds in the early 90s and 2000s for digitally connected India. On May 18, 2006, however government of India has approved National e-governance plan (NeGP), consisting of 27 (MMPS) Mission Mode Projects (8 integrated projects, 8 central projects and 11 state projects) 8 components ie. 3 core projects and 5 others. NeGP was considered as the summary of the earlier programme so focused on digitization and e-governance. Later on many e-governance projects were started in many states and union territories, but it did not made a desired impact to fulfil its objectives, due to its emphasis on citizen-centric services.

Hence there is a need to give momentum and to ensure e-governance in the country promote inclusive growth it was essential to cover electronic services, products, devices and job opportunities in full cry.

Thus to transform the ecosystem of public services through the use of information technology, so as to ensure that government services are made available to citizens electronically by improved online infrastructure and by increasing internet connectivity. The foundation stone of digital India was launched on 2nd July 2015 by Prime Miniter Shri Narendra Modi.

OBJECTIVES

1. To study the need and the evolution of e-governance in India on various fronts.
2. To study the broad application and awareness of e-governance in India
3. To identify the perception and response of government in the implementation of various e-governance programme.
4. To study the difficulties in the implementation of digital India programme.
5. To study the various opportunities and challenges of Digital India programme.

RATIONALE OF THE STUDY

Study shows that India's urban population is concentrated in 3200 cities and towns while rural population is scattered over 5,70,000 villages which is quiet very large unlike urban demand. In India adult Literacy (15 years and above age group) rate was around 71% (Rural area - 64% and Urban area – 84%). The proportion of rural population has declined from 72.19% to 68.84 (Decline of 3.36%).Report says that out of India's 1.25 billion people, currently only 300 million people are connected to the net and around half of them through mobile phones. It was also seen that rural penetration and usage is very dismal. Basically digital India plan aims to connect digitally almost all India's village and gram panchayats digitally, promote e-governance and transform India into a connected knowledge economy by broadband internet.

Hence, there is a need to explore digital India programme, so as to overcome with the shortcomings of programmes in the past and to translate them into opportunities for large corporations and a growing number of young entrepreneurs as a digital revolution.

SCOPE OF THE STUDY

It is true that most of the population of India resides in rural areas where agriculture was their main occupation. Level of literacy and awareness in rural India towards various promotional government programmes so far launched is also very low. Rural populations are badly effected by the demonetization programme implemented by the government in the recent past due to poor compatibility of ICT (Information and Communication Technology) and less homework as compared to urban population. While Digital India is an

initiative by the government of India to improve online infrastructure and increasing internet connectivity so that government services are made available to every citizens electronically.

The main difference between the digital India programme and past programme is that of ensuring a sense of understanding of the need for implementing it hostically. The vision of Digital India programme is to transform India into a digital empowered society and knowledge economy.

A digital society lends a competitive edge to the overall economy by integrating all social spheres. Broadband acts as a social and economic development tool and a critical component of smart society. It also helps in bridging the gap between digital 'haves' and 'have-nots'.

ELECTRONIC PAYMENT AND SETTLEMENT SYSTEMS IN INDIA.

No doubt demonetization in India has given air to aggravate digital India programme. Cashless transaction lead by electronic payment is slowly replacing the cash transaction to control parallel economy prevailing in the past. No doubt cashless transaction can channelize and check over all illegal cash practices so prevailing in the past which were giving room to slowdown the government treasury. Hence there is a big challenge for implementation of e-Payment in India where more than 65% population resides in rural areas with poor internet facilities and network.

Payment and Settlement System in India are for financial transaction only which are covered by the Payment and Settlement System Act, 2007 (PSS Act). It was legislated in December 2007 and regulated by RBI (Reserve Bank of India) and the BPSS (Board for Regulation & Supervision of Payment and Settlement System). India has both Gross ie. RTGS(Real Time Gross Settlement) and Net Settlement System which includes ECS Credit (Electronic Clearing Services) ECS Debit (Electronic Clearing Services), Debit Cards, Credit Cards, the NEFT (National Electronic Fund Transfer). RBI plays a vital role to encourage alternative methods of payments which must be efficient a nd secured to the payment system and make it easier for the bank. It also facilitate e-payments by making it compulsory for banks to route high value transactions through RTGS(Real Time Gross Settlement) and also NEFT(National Electronic Fund Transfer).

Indian customer Behavioral patterns indicate that currently it is about 32 million PC users, 68% of whom have access to the internet. Due to efforts of the RBI and the BPSS (Board for Regulation & Supervision of Payment and Settlement System) current data shows that currently over 75% of all transaction volume are in the electronic mode, including both large-value and retail payments. Data shows that out of this 75% about 98% come from the RTGS where as remaining 2% are from retail payments. IMPS(Immediate Payment Services), Bharat Bill Payment System, RTGS, NEFT, Internet Banking, Mobile Banking, ATMs, Drop Boxes,UPI etc are some of the key payments mode which seems to be faster, safer and secured e-payments. NPCI (National Payments Corporation of India) acts as the interface (the Umbrella Organisation)for all retail payments in the country .Despite the available infrastructure it was observed that nearly 63% of all payments are still made in cash.

CHALLENGES AND OPPORTUNITIES

No doubt in India, the earlier plans did not receive much traction, but it laid down the foundation for building Digital India, which provides technology based enabled knowledge economy. Subsequent to this significant progress has been made significantly. One good example is the set up of e-Passport Seva Portals that has provided an integrated interface for different steps of the passport application process. For the upcoming wave of rapid growth in the economy, there is a strong need for the adoption of technology in all areas of the economy. In this regard digital India aims to empower citizens to avail services with more ease and to conveniently interact with the government. Such initiatives not only boost economic growth but it also improves the lives of the citizens.

Rural India comprises of maximum population which are highly technological illiterate. Also internet networks are not satisfactorily in these areas. Hence there is a high need to improvise this rural scenario. To achieve the vision and mission of Digital India there is a need to have Broadband Highway to about 250000 villages, government departments, Universities. There is a need to provide an integrated information infrastructure with integration of State Wide Area Network (SWAN), National knowledge Network (NKN) and National Optic Fibre Network (NOFN). Public Internet Access Programme (PIAP) Mobile connectivity to about 42,300 villages,250000 CSCs operational at Gram Panchayat Level for delivering government services. There is also a need to convert

150000 post offices into multi services centres.

Other challenges are to use technology for service delivery such as e-education, e-healthcare, technology for planning farmers, security, financial inclusion, to provide open access to government information and document online. There is also a need to provide necessary skills and training that enable the youth to avail jobs in IT sector. It was observed that role of Public Private Partnership (PPP) models played a vital role to fulfill the vision of 1.2 billion people under Digital India programme. As of 2015, 60% of the airport traffic in India are managed under PPP models. Participation by the private sector especially new entrants has the great opportunity in Digital India

CONCLUSIONS

Apart from being a 62 year old economy with over a billion people, India is said to be a land vast, disparate geographic and socio-economic conditions. Issues such as lack of access to healthcare, education, banking facilities, internet and mobile connectivity lead to the migration of rural into urban areas. A common problem with most Indian infrastructure projects is the lack of anticipation of future and capacity. Rural populations are badly effected by the demonetization programme implemented by the government in the recent past due to poor compatibility of ICT (Information and Communication Technology) as compared to urban population. Some experts regard the digital economy as the third industrial revolution by providing the new productivity platform. In the next 30 to 40 years it is expected that digital revolution or the Internet Economy or the IOE (Internet of everything) will generate new market growth opportunities of mankind. India is rapidly evolving into a digital behemoth. India currently ranks second in the world having 1 billion mobile subscription out of 1.25 billion population where 240 million uses smart phones which may rise to 520 million in 2020.It was also noted that 70% of the rural users currently access the internet from their handset. Over the past few years, the digital transactions have shown steady growth of 50% year to year followed by ATM transactions. A Google BCG report says digital payment industry in India will grow 10 times to touch $500 billion by 2020 and will contribute 15% of GDP. However, execution remains the most significant challenges for the government to extend the reach of government services and essential schemes to the remotest parts of the country where our economy is untapped so far to the largest extent. .

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